

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	)	Case No. 15-19256
	)	
Pogorzelski, Andrew T.	)	
	)	
	)	
	)	
Debtor(s)	)	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7<sup>th</sup> Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on January 7, 2016 in Courtroom 644**, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: December 8, 2015

By: /s/ Richard M. Fogel  
Trustee

RICHARD M. FOGEL  
321 N. CLARK STREET  
SUITE 800  
CHICAGO, IL 60654  
312-276-1334  
rfogel@shawfishman.com

**UST Form 101-7-NFR (10/1/2010)**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: POGORZELSKI, ANDREW T.

Case No. 15-19256

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Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of :</i>	\$	14,394.50
<i>and approved disbursements of:</i>	\$	21.49
<i>leaving a balance on hand of<sup>1</sup>:</i>	\$	14,373.01

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	14,373.01

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	2,189.45	0.00	2,189.45

Total to be paid for chapter 7 administrative expenses:	\$	2,189.45
Remaining balance:	\$	12,183.56

Applications for prior chapter fees and administrative expenses have been filed as follows:

None
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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 12,183.56

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Department of the Treasury Internal Revenue Service	0.00	0.00	0.00

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 12,183.56

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$231,913.08 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank Discover Products Inc	15,316.10	0.00	804.64
2	Quantum3 Group LLC as agent for Comenity Bank	17,497.93	0.00	919.25
4	Conserv FS, Inc. c/o Teller, Levit & Silvertrust, P.C. ATTN: Edward S. Margolis	189,937.32	0.00	9,978.36
5	Discover Bank Discover Products Inc	3,039.50	0.00	159.68
6	American Express Bank, FSB c o Becket and Lee LLP	6,122.23	0.00	321.63

Total to be paid for timely general unsecured claims: \$ 12,183.56  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/ Richard M. Fogel

\_\_\_\_\_  
Trustee

Richard M. Fogel  
321 N. Clark St. #800  
Chicago, IL 60654

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Andrew T Pogorzelski  
 Debtor

Case No. 15-19256-PSH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mgonzalez  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Dec 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2015.

db  
 23357370 +Andrew T Pogorzelski, 70 Chestnut Court, Elgin, IL 60120-4876  
 23357376 +A & K Pogo's Enterprises, Inc., 70 Chestnut Ct, Elgin, IL 60120-4876  
 23357376 +AT&T UVERSE, c/o Bay Area Credit Service, 1000 Abernathy Road NE, Suite 195,  
 Atlanta, GA 30328-5612  
 23670630 +Allstate Insurance Company, c/o Kristy Gonowon, Esq., Law Office of Steven A. Lihosit,  
 200 North LaSalle Street, Suite 2550, Chicago, IL 60601-1047  
 23357372 +American Eagle Bank, 556 Randall Road, South Elgin, IL 60177-3315  
 23357373 American Express, Box 0001, Los Angeles, CA 90096-8000  
 23760714 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 23357374 +Artisan and Truckers Casualty Co., 6300 Wilson Mills, Mayfield Village, OH 44143-2109  
 23357378 Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170  
 23357379 +Berkley Net, c/o Michael D. Weis, P. O. Box 1166, Northbrook, IL 60065-1166  
 23357380 Cabela's Club Visa, P.O. Box 82519, Lincoln, NE 68501-2519  
 23357382 +Carolina Casualty Insurance Co., P.O. Box 2575, Jacksonville, FL 32203-2575  
 23357384 Comcast, P.O. Box 3001, Southeastern, PA 19398-3001  
 23357385 +Comcast, c/o Sage Capital Recovery, 1040 Kings Hwy. N., Cherry Hill, NJ 08034-1908  
 23357387 +Conserv FS, Inc., c/o Teller, Levit & Silvertrust, P.C., ATTN: Edward S. Margolis,  
 19 South LaSalle Street, Suite 701, Chicago, IL 60603-6369  
 23357392 +Domestic Linen Supply Co., Inc., c/o Brian C. Berlin, Esq., The SKB Firm,  
 30 N. LaSalle Street, Suite 1520, Chicago, IL 60602-3387  
 23357393 +First American Payment Systems, L.P., ATTN: Collection Manager,  
 100 Throckmorton Street, Suite 1800, Fort Worth, TX 76102-2802  
 23357394 +FirstMerit Bank, 501 W. North Avenue, Melrose Park, IL 60160-1628  
 23357395 +FleetMatics, c/o Teller, Levit & Silvertrust, P.C., 19 South LaSalle St.- Suite 701,  
 Chicago, IL 60603-1431  
 23357396 Gander Mountain, P.O. Box 659569, San Antonio, TX 78265-9569  
 23357397 Gander Mountain, c/o Comenity Bank Recovery Department, P.O. Box 18214,  
 Columbus, OH 43218-2124  
 23357398 Groot Industries, Inc., P.O. Box 309, Elk Grove Village, IL 60009-0309  
 23357399 HireRight Inc., P.O. Box 847891, Dallas, TX 75284-7891  
 23357401 +Kathy Pogorzelski, 70 Chestnut Court, Elgin, IL 60120-4876  
 23357402 +Law Offices of Rory K. McGinty PC, 5202 Washington St., Suite 5,  
 Downers Grove, IL 60515-4982  
 23357403 Liberty Insurance Corporation, P.O. Box 8090, Wausau, WI 54402-8090  
 23357404 Nicor Gas, P.O. Box 5407, Carol Stream, IL 60197-5407  
 23357405 +PDR Enterprises, Inc., 1237 Genoa Road, Belvidere, IL 61008-9165  
 23357406 +PR Tax Associates, Inc., 16E. Schaumburg Road, Suite 102, Schaumburg, IL 60194-3536  
 23670631 +Safety-Kleen #6708, c/o Clifton Flores, Esq., Adams, London & Weiss LLC,  
 6250 Westpark Drive, Suite 319, Houston, TX 77057-7381  
 23357408 +Shurman L. Riggins, c/o Frank A. LaSalvia, Campbell, Lipski & Dochnet,  
 303 Lippincott Drive, Suite 310, Marlton, NJ 08053-4160  
 23357409 State Farm Insurance, c/o AFNI Subrogation Department, 1310 Martin Luther King Drive,  
 P.O. Box 3068, Bloomington, IL 61702-3068  
 23357410 +Unique Insurance Company, 7400 N. Caldwell Ave, Niles, IL 60714-3806  
 23357412 +Verizon Wireless Bankruptcy Administration, 500 Technology Drive, Suite 500,  
 Weldon Spring, MO 63304-2225  
 23357413 Village of Carol Stream, c/o PennCredi t, 916 S 14th St, P. O. Box 988,  
 Harrisburg, PA 17108-0988  
 23400326 +William A. Hellyer, Ltd, 444 N IL Route 31, Ste 100, Crystal Lake, IL 60012-3730  
 23357415 +Zurich Deductible Recovery, ATTN: John E. Arthur, P.O. Box 962, Coraopolis, PA 15108-0962  
 23670632 +Zurich Insurance, c/o Eric Jennings, Esq., McCarthy, Burgess & Wolff,  
 The MB&W Bulding - 26000 Cannon Road, Cleveland, OH 44146-1807  
 23357416 Zurich North America, c/o Brown & Joseph, LTD, P.O. Box 59838, Schaumburg, IL 60159-0838

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23357369 E-mail/Text: bankruptcydepartment@tsico.com Dec 10 2015 01:15:12 1 & 1 Internet, Inc.,  
 c/o NCO Financial Systems, Inc., P. O. Box 15740, Wilmington, DE 19850-5740  
 23357375 E-mail/Text: gl7768@att.com Dec 10 2015 01:12:39 AT&T, P. O. Box 5080,  
 Carol Stream, IL 60197-5080  
 23357377 E-mail/Text: bankruptcy@icsystem.com Dec 10 2015 01:14:39 ATT Midwest, c/o IC System,  
 444 Highway 96 East, P.O. Box 64794, Saint Paul, MN 55164-0794  
 23357381 E-mail/Text: bankruptcy@icsystem.com Dec 10 2015 01:14:39 Cabela's Club Visa,  
 c/o IC System, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378  
 23357383 E-mail/Text: bk.notifications@jpmchase.com Dec 10 2015 01:13:17 Chase Auto Finance,  
 P.O. Box 901076, Fort Worth, TX 76101-2076  
 23357386 +E-mail/Text: legalcollections@comed.com Dec 10 2015 01:14:53 ComEd, PO Box 6111,  
 Carol Stream, IL 60197-6111  
 23357388 E-mail/Text: cio.bncmail@irs.gov Dec 10 2015 01:12:56 Department of the Treasury,  
 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 23357390 +E-mail/Text: mmeyers@blittandgaines.com Dec 10 2015 01:15:04 Discover Bank,  
 c/o Blitt and Gaines, P.C., 661 Glenn Avenue, Wheeling, IL 60090-6017  
 23357391 E-mail/Text: BKRMailOps@weltman.com Dec 10 2015 01:13:55 Discover Bank,  
 c/o Weltman, Weinberg & Reis Co., LPA, 3705 Marlane Drive, Grove City, OH 43123-8895

District/off: 0752-1

User: mgonzalez  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Dec 09, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23357389 E-mail/Text: mrdiscen@discover.com Dec 10 2015 01:12:37 Discover Bank, P. O. Box 6103,  
Carol Stream, IL 60197-6103  
23666546 E-mail/Text: mrdiscen@discover.com Dec 10 2015 01:12:37 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
23357400 E-mail/Text: rev.bankruptcy@illinois.gov Dec 10 2015 01:13:38  
Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338,  
Chicago, IL 60664-0338  
23666805 E-mail/Text: bnc-quantum@quantum3group.com Dec 10 2015 01:13:24  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
23357407 +E-mail/Text: bankruptcy@safety-kleen.com Dec 10 2015 01:13:07 Safety-Kleen Systems, Inc.,  
2600 North Central Expressway, Ste 400, Richardson, TX 75080-2058  
23357411 +E-mail/Text: usz.bankruptcy.legal.coll@zurichna.com Dec 10 2015 01:13:48  
Universal Underwriters Insurance Company, 7045 College Boulevard,  
Overland Park, KS 66211-1523  
23357414 E-mail/Text: wow\_bankruptcy@wideopenwest.com Dec 10 2015 01:15:26 Wow! Internet-Cable-Phone,  
P.O. Box 4350, Carol Stream, IL 60197-4350

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23357371\* A & K Pogo's Enterprises, Inc., 70 Chestnut Ct, Elgin, IL 60120-4876

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2015 at the address(es) listed below:

Erich S Buck on behalf of Debtor 1 Andrew T Pogorzelski ebuck@ag-ltd.com, lhope@ag-ltd.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Richard M. Fogel rfogel@shawfishman.com, il72@ecfcbis.com  
Richard M. Fogel on behalf of Trustee Richard M. Fogel rfogel@shawfishman.com, il72@ecfcbis.com  
TOTAL: 4